

Information to identify the case:

Debtor 1	<u>Glen P. Miskovich</u>	Social Security number or ITIN	xxx-xx-1140
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Susan R. Miskovich</u>	Social Security number or ITIN	xxx-xx-8278
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-23458-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Glen P. Miskovich
aka Glen Patrick Miskovich

Susan R. Miskovich
aka Susan Renee Miskovich

4/20/22

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Glen P. Miskovich
Susan R. Miskovich
Debtors

Case No. 17-23458-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 20, 2022

User: auto
Form ID: 3180W

Page 1 of 5
Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Glen P. Miskovich, Susan R. Miskovich, 378 Rocktown Rd, Tarrs, PA 15688-2129
sp	+ East End Trial Group LLC, 6901 Lynn Way, Suite 215, Pittsburgh, PA 15208-2445
sp	#+ Moynihan Law, P.C., 2 Chatham Center, Ste. 230, Pittsburgh, PA 15219-3467
14684321	+ Berkheimer, 403 S 3rd St, 2nd Floor, Suite B, Youngwood, PA 15697-5101
14684320	+ Berkheimer, HAB-LST, P.O. Box 25156, Lehigh Valley, PA 18002-5156
14684326	CBCS, P.O. Box 2724, Columbus, OH 43216-2724
14684327	+ Children's Hospital, P.O. Box 371472, Pittsburgh, PA 15250-7472
14684328	+ Citifinancial, 2480 East Market Street, York, PA 17402-2409
14684329	Citifinancial, 605 Munn Rd E, C/S Care Depot, Fort Mill, SC 29715-8421
14684331	Comenity Bank/HSN, P.O. Box 5690707, San Antonio, TX 78265-9707
14684333	+ Diane L. Figg, 314 Porter Ave Ste A, Scottdale, PA 15683-1262
14684335	+ Ditech Financial Llc, 332 Minnesota St Ste 610, Saint Paul, MN 55101-1314
14684336	+ Excelsa Health Medical Group, P.O. Box 645189, Pittsburgh, PA 15264-5189
14684339	Frick Hospital, Industrial Park Rd Ste 2400, Greensburg, PA 15601
14684342	+ Kreinbrook Psychological, 40 Huff Ave, Greensburg, PA 15601-5484
14699802	Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
14684356	Publisher's Clearing House, P.O. Box 6344, Harlan, IA 51593-1844
14684357	+ Specialized Loan Servicing, LLC, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
14684358	Specialized Loan Servicing, LLC, P.O. Box 630147, Littleton, CO 80163-0147
14691870	U.S. Bank, N.A. as trustee for Manufactured, c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
14885984	+ Westmoreland County Tax Claim Bureau, 40 N. Pennsylvania Ave. Suite 109, Greensburg, PA 15601-2341
14684363	+ Westmoreland Hospital, 532 W. Pittsburgh Street, Greensburg, PA 15601-2282
14747586	+ Wilmington Savings Fund Society., FSB Trustee(See410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 21 2022 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 20 2022 23:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 21 2022 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 20 2022 23:34:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA

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Case Number	EDI / Email/Text	Date	Time	Description
cr	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Apr 20 2022	23:33:00	17128-0946 GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708
cr	+ EDI: PHINAMERI.COM	Apr 21 2022	03:38:00	Americredit Financial Services, Inc. A/C dba GM Fi, P O BOX 183853, Arlington, TX 76096-3853
cr	+ EDI: AISACG.COM	Apr 21 2022	03:38:00	Capital One Auto Finance, 4515 N Santa Fe Ave. Dept. APS, Oklahoma, OK 73118-7901
cr	+ EDI: AISACG.COM	Apr 21 2022	03:38:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma, OK 73118-7901
14704959	EDI: PHINAMERI.COM	Apr 21 2022	03:38:00	AmeriCredit Financial Services, Inc., A/C dba GM Financial, P O Box 183853, Arlington, TX 76096
14687792	EDI: PHINAMERI.COM	Apr 21 2022	03:38:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
14808261	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Apr 20 2022	23:33:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
14684319	+ Email/Text: kristin.villneauve@allianceoneinc.com	Apr 20 2022	23:33:00	Alliance One, 4850 Street Rd Ste 300, Feasterville Trevose, PA 19053-6643
14684322	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Apr 20 2022	23:34:00	Berks Credit & Collections, 900 Corporate Dr, Reading, PA 19605-3340
14684325	EDI: CAPITALONE.COM	Apr 21 2022	03:38:00	Capital One Bank USA NA, 15000 Capital One Dr, Richmond, VA 23238
14684323	+ EDI: CAPONEAUTO.COM	Apr 21 2022	03:38:00	Capital One Auto Finance, 3901 Dallas Pkwy, Plano, TX 75093-7864
14688793	+ EDI: AIS.COM	Apr 21 2022	03:38:00	Capital One Auto Finance c/o AIS, Portfolio Services, LP f/k/a AIS Data, Services d/b/a/ Ascension Capital Group, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14684324	+ EDI: CAPITALONE.COM	Apr 21 2022	03:38:00	Capital One Bank (USA) NA, PO Box 26625, Richmond, VA 23261-6625
14684330	+ EDI: WFNNB.COM	Apr 21 2022	03:38:00	Comenity Bank, PO Box 182272, Columbus, OH 43218-2272
14684332	EDI: WFNNB.COM	Apr 21 2022	03:38:00	Comenity Bank/Lane Bryant, P.O. Box 659728, San Antonio, TX 78265-9728
14684334	EDI: DISCOVER.COM	Apr 21 2022	03:38:00	Discover Bank, PO Box 15316, Wilmington, DE 19850-5316
14688287	EDI: DISCOVER.COM	Apr 21 2022	03:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14684337	+ EDI: AMINFOFP.COM	Apr 21 2022	03:38:00	First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868
14684338	+ EDI: FSAE.COM	Apr 21 2022	03:38:00	Firstsource Advantage, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
14918418	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Apr 20 2022	23:33:00	GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
14684340	EDI: PHINAMERI.COM	Apr 21 2022	03:38:00	GM Financial, PO Box 181145, Arlington, TX 76096-1145
14684341	+ EDI: IRS.COM	Apr 21 2022	03:38:00	Internal Revenue Service, Centralized Insolvency, Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
14727872	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 20 2022	23:34:00	MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011
14684343	+ Email/Text: bankruptcydpt@mcmcg.com			

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		Apr 20 2022 23:34:00	Midland Credit Management, Inc., 3111 Camino Del Rio North, Suite 1300, San Diego, CA 92108-5750
14684344	+ Email/Text: bankruptcydpt@mcmcg.com		
		Apr 20 2022 23:34:00	Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14684349	+ EDI: NAVIENTFKASMSERV.COM		
		Apr 21 2022 03:38:00	Navient, Attn: Bankruptcy, PO Box 9500, Wilkes-Barre, PA 18773-9500
14684345	+ Email/PDF: pa_dc_claims@navient.com		
		Apr 20 2022 23:39:13	Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5363
14684348	+ EDI: NAVIENTFKASMSERV.COM		
		Apr 21 2022 03:38:00	Navient, Attn: Claims Dept, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
14684346	+ EDI: NAVIENTFKASMSERV.COM		
		Apr 21 2022 03:38:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
14684347	+ EDI: NAVIENTFKASMSERV.COM		
		Apr 21 2022 03:38:00	Navient, P.O. Box 9655, Wilkes Barre, PA 18773-9655
14728140	EDI: NAVIENTFKASMSERV.COM		
		Apr 21 2022 03:38:00	Navient CFC, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
15232796	Email/Text: mtgbk@shellpointmtg.com		
		Apr 20 2022 23:34:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14684350	+ EDI: AGFINANCE.COM		
		Apr 21 2022 03:38:00	OneMain, Attn: Bankruptcy, 601 NW 2nd St, Evansville, IN 47708-1013
14684351	+ EDI: AGFINANCE.COM		
		Apr 21 2022 03:38:00	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
14684352	EDI: AGFINANCE.COM		
		Apr 21 2022 03:38:00	Onemain Financial, 6801 Colwell Blvd, Attn C/S Care Dept, Irving, TX 75039-3198
14684354	EDI: PRA.COM		
		Apr 21 2022 03:38:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502
14684355	EDI: PRA.COM		
		Apr 21 2022 03:38:00	Portfolio Recovery Associates, LLC, 140 Corporate Blvd, Norfolk, VA 23502
14703294	EDI: PRA.COM		
		Apr 21 2022 03:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14684892	+ EDI: RECOVERYCORP.COM		
		Apr 21 2022 03:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14684353	+ EDI: PENNDEPTREV		
		Apr 21 2022 03:38:00	Pennsylvania Dept of Revenue, Bankruptcy/Collection Unit, 10th Floor Strawberry Square, 4th & Walnut Streets, Harrisburg, PA 17128-0001
14684353	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Apr 20 2022 23:34:00	Pennsylvania Dept of Revenue, Bankruptcy/Collection Unit, 10th Floor Strawberry Square, 4th & Walnut Streets, Harrisburg, PA 17128-0001
14720191	+ EDI: JEFFERSONCAP.COM		
		Apr 21 2022 03:38:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14684357	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Apr 20 2022 23:34:00	Specialized Loan Servicing, LLC, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
14684359	Email/Text: bankruptcy@sunrisecreditservices.com		
		Apr 20 2022 23:34:00	Sunrise Credit Services, Inc., P.O. Box 9100, Farmingdale, NY 11735-9100
14684360	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Apr 20 2022 23:34:00	Toyota Motor Credit, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
14684361	+ Email/Text: BankruptcyNotice@upmc.edu		
		Apr 20 2022 23:34:00	UPMC, 2 Hot Metal Street, Rm 386, Pittsburgh, PA 15203-2348
14684362	+ Email/Text: BankruptcyNotice@upmc.edu		

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14747586

+ Email/Text: bkelectronicnoticecourtmail@computershare.com

Apr 20 2022 23:34:00

UPMC, Quantum 1 Building, 2 Hot Metal Street,
Pittsburgh, PA 15203-2348

Apr 20 2022 23:34:00

Wilmington Savings Fund Society,, FSB
Trustee(See410), c/o Specialized Loan Servicing
LLC, 8742 Lucent Blvd, Suite 300, Highlands
Ranch, Colorado 80129-2386

TOTAL: 52

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr		Specialized Loan Servicing LLC as servicer for Wil
cr		U.S. Bank National Association
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Specialized Loan Servicing LLC as servicer for Wilmington Savings Fund Society FSB, DBA Christiana Trust, not in its individual capacity, but solely in its capacity as Owner Trustee for WF 19 Grantor bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank National Association cwohrlab@raslg.com
Kevin Abramowicz	on behalf of Plaintiff Susan R. Miskovich kabramowicz@eastendtrialgroup.com ktucker@eastendtrialgroup.com;csteiger@eastendtrialgroup.com;smoore@eastendtrialgroup.com
Kevin Abramowicz	on behalf of Plaintiff Glen P. Miskovich kabramowicz@eastendtrialgroup.com ktucker@eastendtrialgroup.com;csteiger@eastendtrialgroup.com;smoore@eastendtrialgroup.com
Kevin Abramowicz	on behalf of Interested Party Lynn Turner kabramowicz@eastendtrialgroup.com ktucker@eastendtrialgroup.com;csteiger@eastendtrialgroup.com;smoore@eastendtrialgroup.com
Kevin Abramowicz	on behalf of Interested Party Richard S. Skowronski Jr. kabramowicz@eastendtrialgroup.com, ktucker@eastendtrialgroup.com;csteiger@eastendtrialgroup.com;smoore@eastendtrialgroup.com
Lauren Marshall Burnette	on behalf of Defendant Portfolio Recovery Associates LLC lburnette@messerstrickler.com, kpetersen@messerstrickler.com
Laurence A. Mester	on behalf of Creditor Capital One Auto Finance lmester@mesterschwartz.com jschwartz@mesterschwartz.com

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Mark G. Moynihan

on behalf of Plaintiff Susan R. Miskovich mark@moynihanlaw.net
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Mark G. Moynihan

on behalf of Joint Debtor Susan R. Miskovich mark@moynihanlaw.net
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Mark G. Moynihan

on behalf of Plaintiff Glen P. Miskovich mark@moynihanlaw.net
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Mark G. Moynihan

on behalf of Debtor Glen P. Miskovich mark@moynihanlaw.net
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Nicole Marie Strickler

on behalf of Defendant Portfolio Recovery Associates LLC nstrickler@messerstrickler.com,
achristenson@messerstrickler.com,kolson@messerstrickler.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Shawn N. Wright

on behalf of Joint Debtor Susan R. Miskovich shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

Shawn N. Wright

on behalf of Debtor Glen P. Miskovich shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 17